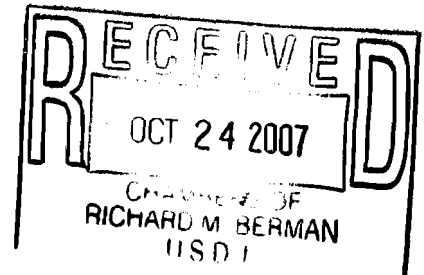


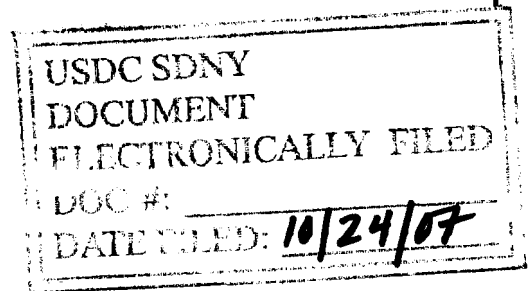
MEMO ENDORSED

P2



October 22, 2007

The Honorable Richard M. Berman
Daniel Patrick Moynihan
United States Courthouse
500 Pearl Street
New York, NY 10007



Re: *Morgan Funding Corp. v. Mario H. Figueroa, et al.*
07-CV-4073-RMB

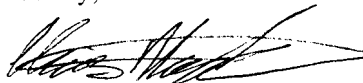
Dear Honorable Judge Berman:

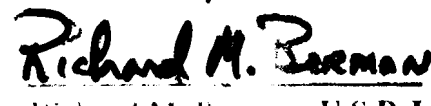
I am representing myself because I don't have enough money to pay an attorney. I worked for Morgan Funding as a loan officer for fourteen weeks. It was my first job out of college. I was paid \$250 per week. I took the job because the defendant promised I would be paid a lot of money in commissions. But I was not paid any commissions even though I submitted several loans while I was there. I worked many overtime hours while I was there but I made much less than minimum wage. I could not live on the amount of money I was making at Morgan Funding so I decided to leave. I was in the process of trying to get a job when I was told that Morgan Funding's office was closing. I was not involved in making the decision. Nobody asked for my opinion. I did not conspire or agree with anybody to close the office. I didn't have a computer while I was there. I didn't have access to any computer that had any loan information on it. Only the office manager, Mario Figueroa, and his assistant had access to Morgan Funding's computers. I didn't take anything with me when I left. There is no evidence to support any of Morgan Funding's charges against me. I can't believe that they can force me to defend a case when they have no evidence. I think they filed this case so I would not want to join the class action that was brought against them for not paying us even minimum wage.

I think it would be unfair to add Mario Figueroa and Robbins & Lloyd as defendants in this case. I was a very new employee at Morgan Funding when I was told the office was closing. It closed because Morgan Funding wasn't paying anybody. I had no power to make any decisions. I was not a manager. I made no money while I was at Morgan Funding. Unlike Mario or Robbins & Lloyd, I can't pay a lawyer. I will be at a disadvantage because I will have to defend myself while they have lawyers. Also, Mario Figueroa has been convicted of a crime and I think it would be unfair to make me be a co-defendant with him. I have not committed any crimes. Finally, Morgan Funding does have a lawyer. He should have known the deadlines that the court set. I think it is unfair that he should be given a break when he is a lawyer. He even admits that they can bring

another lawsuit against Mario Figueroa and Robbins & Lloyd. I shouldn't have to be in the same case with them.

Sincerely,


Christopher Naylor

Pl to supply Mr. Naylor with copies of
the complaint + all court memo
endorsements by 10/27/07. Mr.
Naylor is advised to (i) contact the Court's
press office for assistance for the with +/or
(ii) to retain counsel. All parties must
copy all parties when writing to the Court.
SO ORDERED:
Date: 10/24/07 
Richard M. Berman, U.S.D.J.